THE SOURCE

March, 2000

The Wage Gap

The difference in earnings between men and women

Women and men have different experiences in the paid workplace. These differences have an impact on earnings.

The wage gap between men and women is influenced by factors such as:

- Education
- Workplace segregation
- Unionization
- Hours of work
- Age
- Marital status
- Presence of children
- Gender discrimination
- Racial and cultural backgrounds
- Disability

Because the wage gap is caused by numerous factors, there is no single remedy. A wide range of strategies, covering many different workplace practices, must be identified and developed.

The purpose of this publication is to examine the factors that influence the wage gap. This is the first step in identifying effective strategies for closing the gap between men's and women's earnings.

The Women's Secretariat works to ensure that women's perspectives and realities are considered in the development of public policy and programs.

The goal of ***The Source*** *is to provide information and data on current status of women issues.*

Saskatchewan Women's Secretariat

What is the wage gap?

The wage gap is the difference in earnings between women and men. It is measured by a ratio that compares average earnings for women and men who have worked full-time for a full-year.

The ratio is frequently expressed as:

"Women earn 73 per cent of what men earn." Or
"For every dollar earned by a man, a woman earns 73 cents."

Because the wage gap is a ratio which compares women's and men's wages, it is affected if the earnings of either group change. For example, even if women's wages stayed the same, the wage gap would narrow if men's earnings dropped.

Why Worry about the Wage Gap?

The wage gap between women and men has important implications for the social and economic well-being of Saskatchewan's families and communities.

In Saskatchewan in 1997, women working full-time, full-year were paid an average of $26,251, compared to $35,808 for men. In other words, women earned 73 per cent of what men earned.[1]

The reality of women's lower earnings in the workplace has widespread repercussions:

For Women and Their Families

Almost 60 per cent of Saskatchewan women were in the paid labour force in 1998.[2] Women work for the same reasons men work. They are responsible for the financial well-being of themselves, their children and other family members.

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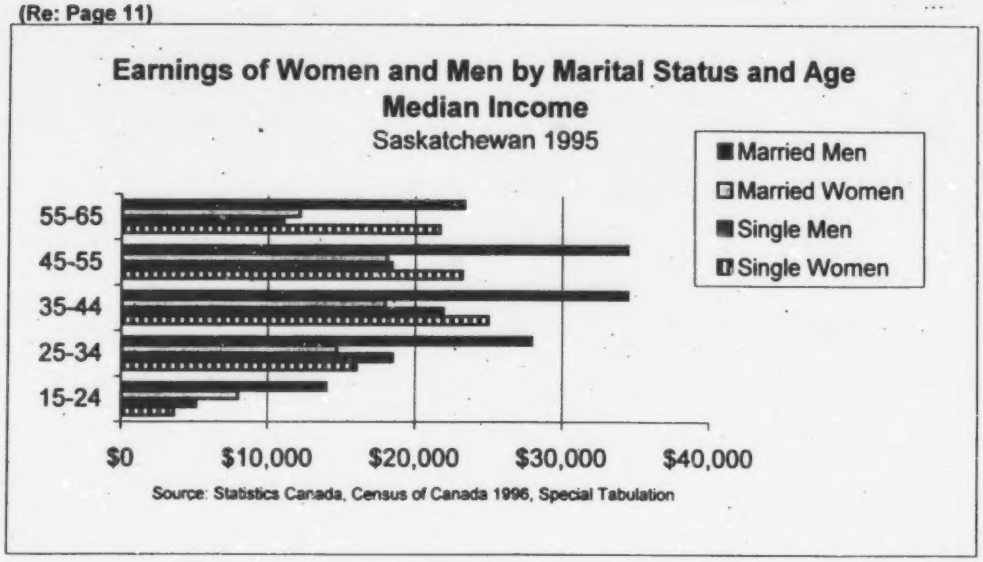
Lifetime earnings affect economic security in retirement. Low earnings during their years in the paid labour force jeopardize the financial well-being of senior women, since pension benefits and retirement savings are linked to wages.

Errata

(Re: Page 11)



(Re: Page 17, second paragraph)

Most women and men who are members of visible minorities are immigrants. In 1995, 38% of visible minority women had immigrated to Canada since 1981.[38]

For Employers

Skilled workers are among the most valuable assets to many employers in today's rapidly changing business environment.

Women make up 45 per cent of the workforce in Saskatchewan.[3] For employers competing for the most effective workers, it makes sense to ensure that compensation practices, career development and promotional opportunities are designed to attract and retain good people, regardless of gender.

Factors influencing the Wage Gap

Education

Level of Education

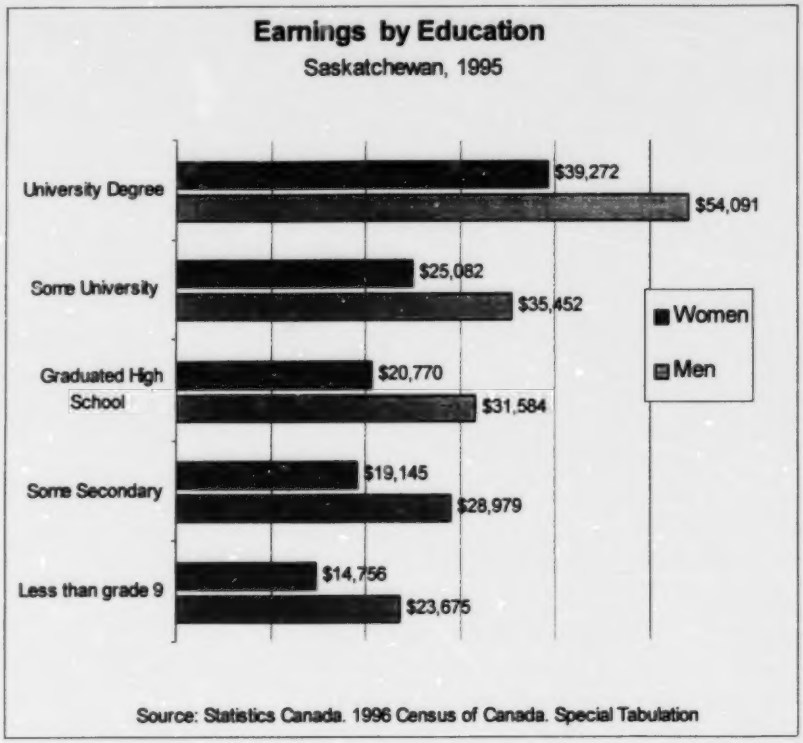
The gender wage gap is lowest among university graduates. Higher levels of formal education lead to higher earnings for both men and women. However, women's wages for full-time, full-year earners are significantly lower than their male counterparts', even when they have similar levels of education.

It is worth noting that, on average, women with university degrees earn only slightly more than men with post-secondary diplomas.[4]

In Saskatchewan in 1995, for every dollar earned by their male counterparts:

- Women with less than grade nine earned 62 cents;
- Women with less than grade 12 earned 66 cents;
- Women high school graduates earned 66 cents;
- Women with some university earned 71 cents; and,
- Women with a university degree earned 73 cents.[5]

First Nations and Metis women, women with disabilities and rural women have different experiences in the labour market which affect their earnings.



The wage gap is narrower among recent post-secondary graduates, but it tends to widen over time.

Recent Graduates

The wage gap is narrower among recent post-secondary graduates, but it tends to widen over time.

Using data from *The National Graduate Survey*, it was found that for 1990 graduates, the gender wage gap was 93 per cent in 1992; and five years after graduation, in 1995, it had widened to 84 per cent.[6]

Field of Study

Field of study in post-secondary education has an impact on occupation and earnings.

Saskatchewan women have made inroads into a number of educational fields formerly dominated by men: agriculture, commerce, administration, dentistry, law, pharmacy and veterinary medicine.

However, in Saskatchewan in 1996, the largest numbers of women university graduates were from the education, humanities, arts, social sciences and nursing faculties.[7] In technical institutes, women predominated in business, health and service courses.[8]

Enrolment in technical and industrial training programs, as well as engineering, physical sciences and computer science, is still very much male dominated.[9]

Workplace Segregation

Occupation

Although women are moving into a wider range of occupations, they continue to predominate in a small number of low paying fields.

More than 60 per cent of Saskatchewan women employed full-time, full-year work in sales, service, clerical/secretarial, agricultural occupations and teaching. With the exception of teachers, these are among the lowest paying jobs in the province. Teaching offers above average salaries for women.[10]

While a significant number of women work in managerial and medicine and health occupations, they earn, on average, much less than men in those fields.

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Most Common Occupational Categories				
Full-year, Full-time Employment Saskatchewan 1995	Percentage of Women	Women's Average Employment Income ($)	Men's Average Employment Income ($)	Female to Male Wage Ratio
Sales and Service	23.3	17,187	24,490	55.3
Clerical and Secretaries	23.2	24,415	29,768	82.0
Health	11.3	33,431	66,494	50.3
Agriculture (excluding Labourers)	8.3	13,527	21,457	63.0
Management	7.7	30,626	49,817	61.5
Teachers	5.8	38,964	44,754	87.1
Art, Culture, Recreation and Sport	1.6	24,221	30,438	79.6
Professional Occupations in Natural and Applied Sciences	1.0	39,467	49,529	79.7
Source: Statistics Canada. Census of Canada 1996. Special Tabulation.				

Industry

Men earn, on average, higher hourly wages in the goods producing sector, and women earn, on average, higher hourly wages in the service producing sector.

- Eighty-six per cent of all Saskatchewan women work in the service producing sector. Only 14 per cent work in the goods producing sector, whereas 45 per cent of men are employed in this sector.[11]

- In Saskatchewan in 1998, women employees in the service sector earned, on average, $13.23 per hour, whereas men earned $15.92. Female workers in the goods producing sector earned, on average, $11.69 per hour, whereas men earned $16.02.[12]

The Wage Gap Within Occupations

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The wage gap within occupations reflects the reality that men are more likely to be promoted into higher paying supervisory and managerial jobs. Men are also more likely to predominate in the higher paying positions within an occupational field.

In medicine and health, for example, men are more likely to be physicians and surgeons, while women are more likely to be nurses and lower paid technicians. Although this area provides better than average wages for women, men's earnings are considerably higher. As a result, the health field has one of the most extreme wage gaps.

Unionization

The wage gap is narrower in unionized workplaces.

A report produced by Statistics Canada found that, in Canada, non-unionized women workers earned 77 per cent of the average non-unionized male worker's wages, while unionized women earned 87 per cent of the wages of their unionized male counterparts.

Unions tend to reduce wage differentials among workers with different characteristics.[13] These characteristics may include factors such as education, age, and gender.

In Saskatchewan in 1998, more than one-third of all female employees belonged to unions.[14]

The wage gap is narrower in unionized workplaces.

Work Experience

Work experience accounts for a portion of the wage gap. It has some impact on earnings, and women tend to spend less time in the paid workforce than their male counterparts.

Women in the 1990s had a stronger 'labour force attachment' than women in earlier decades. That is, they have been more likely to postpone children until after they have secured their careers. They were also likely to have fewer children, and were less likely to interrupt their careers after childbirth.

Even with the growing attachment to the labour market among women, men have more years of work experience. In 1997, on average, Canadian male workers had 18 years of work experience compared with 14 years for women.[15]

Job Tenure

The length of time spent with the same employer has some impact on women's earnings.

Women, on average, accumulate less job tenure than men. In 1998, on average, Saskatchewan men had more than three years in job tenure than women.[16]

In general, job tenure tends to increase men's earnings more than women's. A Statistics Canada study found that in 1997, Canadian women with a job tenure of less than one year earned 79.2 per cent of the earnings of their male counterparts. Women who had worked in the same job for 11-19 years earned 81.2 cents for every dollar earned by their male counterparts.[17]

A significant portion of women's jobs, such as clerical occupations and many service sector jobs, do not have career ladders leading to better paying positions. As a result, longer job tenure may not translate into higher wages.

Hours of Work

The wage gap is based on the earnings of women and men who work full-time on a full-year basis. Full-time, full-year is defined as thirty hours or more per week for 49 to 52 weeks of a year.

Within the range of what is considered full-time work, there is considerable difference in hours worked. This has an impact on annual earnings. Women working full-time in the paid labour force tend to work fewer paid hours overall than their male counterparts.

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In Canada in 1998:

- Women employed full-time usually worked, on average, 38.9 hours per week.
- Men employed full-time usually worked, on average, 43.1 hours per week.[18]

In theory, if women worked the same number of hours in the paid workforce as men, women's annual earnings would increase.

Because women continue to be primarily responsible for the care of their families, they are less likely to work long hours in the paid workforce. The support provided by women in the home allows men to spend more time in their paid employment.

Hourly Wage Rate

A portion of the earnings differential is due to women working fewer hours in the paid labour force. However, the average

hourly wage rate also reflects a substantial gap between men's and women's earnings.

In Saskatchewan in 1998, it was estimated that the hourly wage rate for women who worked full-time was $13.10, while men's was $15.95. This is an earnings ratio of 82 per cent.[19]

Age and Family Status

Age

The wage gap between men and women widens with age.

Men's earnings increase steadily and peak between age 45 to 54. Women's earnings increase gradually, but level off between age 35 to 54.

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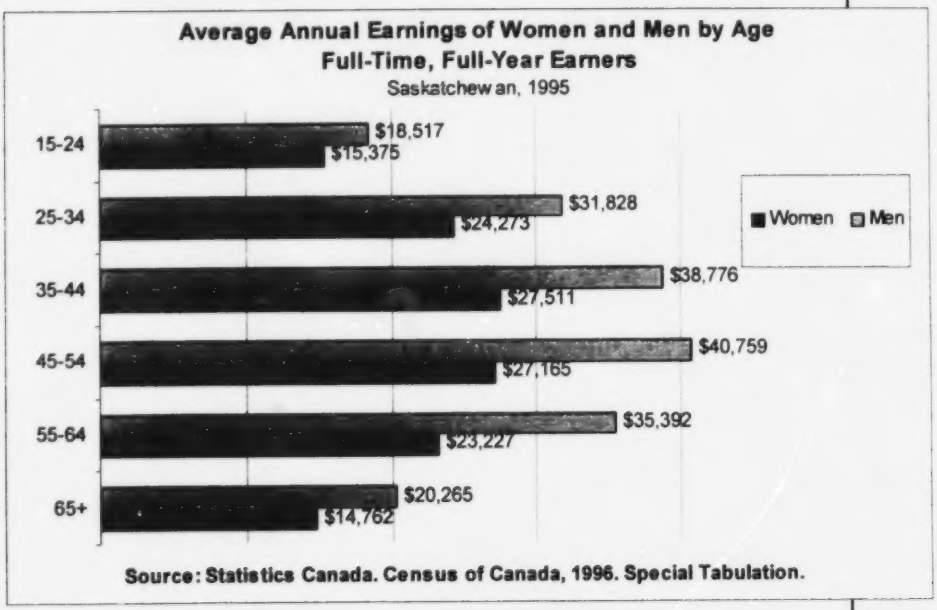


In 1995 in Saskatchewan:

- Women aged 15-24 earned 83 per cent of their male counterparts' earnings;

The difference in earning between men and women is less pronounced among younger age groups.

- Women aged 25-34 earned 76 per cent; and,
- Women over 35 earned 69 per cent of what their male counterparts earned.[20]

The difference in earnings between men and women is less pronounced among younger age groups. This reflects the fact that young men earn considerably less than older males. It may also be attributed to the fact that these workers are new entrants into the labour market, with similar skills and similar labour market experience. As well, the effects of career interruptions, job advancement and differentiated household responsibilities have not yet taken place.[21]

There is a dramatic increase in the wage gap after age 25. This coincides with the time when women enter their childbearing and childrearing years. Other factors influencing the wage gap include that men are more likely to be promoted into higher paying positions, and that they are more likely to work in fields with greater opportunities for advancement.

Marital Status

Marital status has a bearing on earnings for both men and women. However, marriage has a positive impact on earnings for men and a negative impact for women.

In Saskatchewan in 1995:

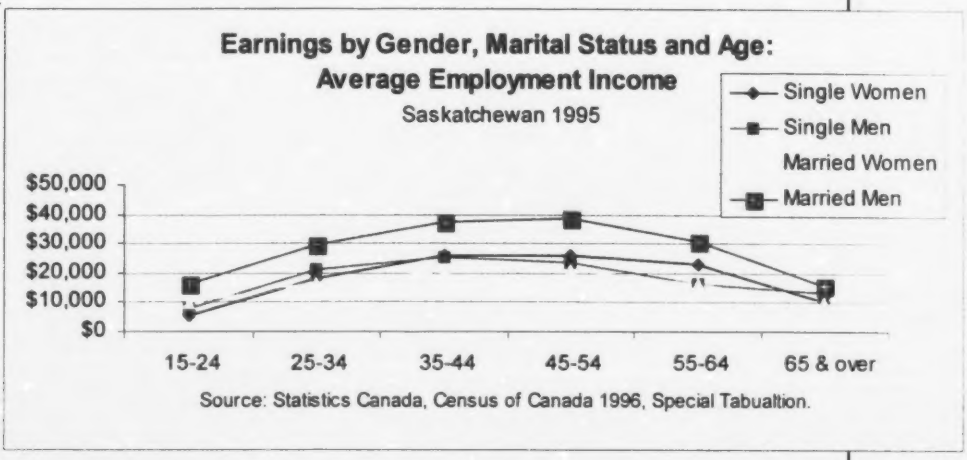
- Married women earned 57 percent of the wages of married men;
- Divorced women earned 76 per cent of their male counterparts' earnings;
- Widowed women earned 74 per cent of their male counterparts' earnings; and,
- Single women earned 79 per cent of the earnings of single men.[22]

The wage gap is narrowest between single earners, partly because single men have substantially lower earnings than married, divorced

and separated men. This holds true across all age groups until retirement. Another contributing factor, which may be related to age, is the fact that single individuals have similar commitments to the labour force and to household responsibilities.

About 20 per cent of women and 30 per cent of men working in the paid labour force in Saskatchewan are single.[23]

The gap between married women's wage and single women's wage increases as their age increases, until retirement.



The wage gap is widest between married men and married women. This is partially because married men, on average, earn more than any other group. Other factors include the demands women face in juggling their paid employment and their responsibilities in the home.

Examples of women's additional workload are provided by the 1996 Census of Canada. It found that more than 51 per cent of married females who worked full-time reported spending 15 or more hours doing unpaid housework. In contrast, 23 per cent of married males with full-time employment spent 15 hours doing unpaid housework.[24]

For married females, the amount of unpaid housework increased if there were children at home. Of married females with full-time paid employment, but no children, about 37 per cent reported spending 15 hours or more on housework. This increased to 60 per cent for those with children at home.[25]

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Children

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A 1998 study that focused on the probability of moving up or down income brackets, undertaken by Human Resources Development Canada, found the following:

- Single mothers under 35 have a higher likelihood of moving down an income bracket, and a much lower probability of moving up, than their childless counterparts.
- Younger married women with children are more likely to move down and less likely to move up than are younger, single and childless women, and these effects are even greater than those for single parent women.
- While parenthood has an enormous effect on the income patterns of entry level and younger women regardless of their marital status, it has little impact on the earnings of prime-age and older women.
- Parenthood for married men increases the likelihood of increased earnings.[26]

Women's work patterns are affected by having children. Most women in the paid workforce continue to be primarily responsible for meeting the needs of their family. Mothers are more likely than fathers to take time off to care for young children, to work fewer hours upon re-entering the workforce, and to choose paid work that might accommodate child care, elder care and other family responsibilities.

Women dedicate a significant amount of time to child care. About 64 per cent of married females with full-time jobs spend 15 hours or more looking after children. When pre-schoolers are present, the percentage of married females that report spending 15 hours or more on care of children increased to 80 per cent. Among fathers of pre-schoolers, 49 per cent devoted 15 hours or more to child care.[27]

Because of unpaid work commitments, the hours worked by mothers are more likely to be part-time than the hours worked by

married men. Part-time work may allow women to choose jobs that are closer to home or that coincide with their children's school hours.

Furthermore, women are often unable to put in the extra hours, the evening and weekend work, and the out-of-town travel that are often required for advancement, promotions, and better paying and more challenging jobs. In short, women are more likely than men to compromise their careers in order to fulfil family obligations.

Wage Discrimination and the Undervaluing of Women's Work

Women's work has traditionally been undervalued and underpaid.

The roots of the wage gap date back to women's earliest involvement in the workforce. Wage discrimination was practiced openly from the time women first entered the paid labour market.

In the early part of this century, governments and employers endorsed the concepts of the family wage. This meant that a male worker would be paid enough to support a family. A woman would only be paid enough to support herself.

The skills and requirements associated with women's work are often ignored or undervalued:

- Working with expensive machinery has traditionally been seen as more valuable than working with people;
- Lifting of patients and children is usually not considered to be heavy or onerous;

Equal Worth – Unequal Pay

In the 1930s, job evaluations done by General Electric and Westinghouse showed that production jobs performed by women were equal in worth to those held by men. However, the companies paid the women's jobs 20 per cent less than men's jobs.[28]

The family wage led to setting women's salaries at about two-thirds of the male wage – today, the wage gap has only slightly improved.

- Hazards associated with women's work, such as exposure to infectious diseases, human waste and blood, are often not seen as dangerous; and,

- Skills required for many women's jobs, such as the manual dexterity needed for typing or giving injections, are often overlooked.

The undervaluing of women's work has led to the persistent underpaying of jobs associated with women.

Recent studies have attempted to determine how much of the wage gap is attributable to wage determining factors, such as education and work experience. The research concludes that a portion of the earnings differential cannot be explained by these factors. This portion of the differential is frequently attributed to gender discrimination.[30]

Women's Qualifications Undervalued

"Numerous studies have found that the assessment of identical resumes, with only the first name of the candidate altered (Jane versus Jim), is influenced by the assumed sex of the candidate. The 'male' candidate was judged as having better qualifications than the "female" — even though the qualifications were identical."[29]

A Statistics Canada study found that work experience accounted for 10 per cent of the hourly wage gap between men and women in 1997, while time spent on the job accounted for about 3 per cent. Other factors included unionization, job tenure, gender differences in field of study, work responsibilities, etc. However, between 50 to 75 per cent of the gender wage gap could not be explained by these factors.[31]

Job evaluation systems which strive to eliminate gender bias in pay practices have been developed to address the portion of the wage gap which is due to gender discrimination related to the undervaluing of women's work.

Diversity Issues

Earnings of women from diverse backgrounds are affected by all of the factors that impact the earnings of women in general.

However, women with disabilities, Aboriginal women, visible minority women, immigrant women and rural women also face unique circumstances which affect their wages.

Discrimination, differences in education and occupational patterns, and reduced access to employment all contribute to differences in earnings.

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Women with Disabilities

Women with disabilities earn less than other women and are significantly less likely to be employed full-time, full-year.

The average employment income of women with disabilities in Saskatchewan in 1995, who worked full-time, full-year, was $22,212. This compares to an average of $25,376 for women without disabilities.

Men with disabilities, who worked full-time, full-year earned $26,928, while non-disabled men earned $35,717.

In other words, women with disabilities in Saskatchewan working full-time, full-year earned, on average:

- 62 per cent of non-disabled men's employment income;
- 83 per cent of disabled men's earnings; and,
- 88 per cent of other women's employment income.

Ninety-three per cent of women with disabilities had no employment income or employment incomes of less than $20,000 a year, while 1.6 per cent had earnings of $40,000 per year or greater.

Fourteen per cent of Saskatchewan women reported disabilities that would limit them at work. Of those, 10 per cent worked full-time, full-year in 1995. In comparison, 30 per cent of women without a disability were employed full-time, full-year.[32]

People with disabilities face a number of barriers to participation in the labour force. Variations in type and extent of disability, and reduced access to education and support services influence earnings of women with disabilities.[33]

First Nations and Metis Women

Aboriginal women in Saskatchewan earn less, on average, than other women and are likely to spend less time in the paid labour force.

Aboriginal women employed full-time, full-year in Saskatchewan in 1995 earned, on average, $22,697.

Of those:

- First Nations women living on-reserve earned an average of $22,078;
- First Nations women living off-reserve earned $25,400; and,
- Metis women reported earnings of $21,849.

Non-Aboriginal women earned $25,353 in Saskatchewan in 1995.

Aboriginal women employed full-time, full-year in Saskatchewan in 1995 earned, on average, $22,697.

The average earnings for Aboriginal men who worked full-time, full-year were $29,383, compared to $35,499 for non-Aboriginal men.

Aboriginal women in Saskatchewan in 1995 who worked full-time, full-year earned on average:

- 64 per cent of non-Aboriginal men's earnings;
- 77 per cent of Aboriginal men's earnings; and,
- 90 per cent of non-Aboriginal women's earnings.

In 1996, 9 per cent of Saskatchewan women over 15 reported Aboriginal ancestry. Fourteen per cent of them worked full-time, full-year.

Twenty-seven percent of non-Aboriginal women worked full-time, full-year.[34]

Barriers to education, limited opportunities on reserves or in remote regions, and racial discrimination are among the factors that affect the earnings of Aboriginal women.[35]

Visible Minority Women[36]

The great variation in backgrounds, nationality, education and labour force activity among visible minority women make generalizations difficult.[37]

Most women and men who are members of visible minorities are immigrants. In 1995, over two-thirds of visible minority women had immigrated to Canada since 1981.[38]

In 1995, almost three per cent of Saskatchewan women over 15 were members of visible minorities.[39] Twenty-five per cent of visible minority women were working full-time, full-year in 1995, which is comparable to non-visible minority women, with 29 per cent working full-time, full-year.

Visible minority women working full-time, full-year in 1995 earned $23,670 on average. This is:

- 67 per cent of the earnings of non-visible minority men;
- 61 per cent of the earnings of visible minority men; and,
- 93 per cent of the earnings of non-visible minority women.

Age is an important factor influencing the average earnings of the visible minority population. Women and men from visible minority groups are younger, in general, than the rest of the population.[40] This results in higher average earnings for the group as a whole.

In Saskatchewan in 1995, 22 per cent of visible minority women were university graduates, compared to only 10 per cent of other women. This educational advantage should also increase their earnings relative to non-visible minority women.

Even though at first glance there appears to be only a small wage gap between visible minority and non-visible minority women, when age and education are factored in it appears that visible minorities are experiencing discrimination in the paid workforce.

A study undertaken by the University of Manitoba suggests that the wage differential that is experienced by visible minority women is primarily due to their immigration status.[41]

The great variation in backgrounds, nationality, education and labour force activity among visible minority women make generalizations difficult.[37]

Immigrant Women

The earned income of immigrant women who worked full-time, full-year in Saskatchewan in 1995 was $26,319, slightly higher than the average for other women, which was $25,183.

However, they are less likely to work full-time, full-year, at 21 per cent, compared to 28 per cent of non-immigrants.

Immigrant men earned $43,787, compared to $34,764 for Canadian-born men.

Immigrant women in Saskatchewan who worked full-time, full-year earned:

- 76 per cent of the earnings of Canadian-born men;
- 60 per cent of the earnings of immigrant men; and,
- 105 per cent of the earnings of Canadian-born women.

There is a great deal of diversity among immigrant women. For example, immigrant women are more likely than Canadian-born women to have a university degree. However, immigrant women are also almost twice as likely to have less than nine years of schooling.[42]

When the salaries are compared for immigrants and non-immigrants with similar educational attainments and work experience, it appears that immigration status is significant in the wages of women. A Canadian study found a wage disparity for women with immigrant status, upon entry to Canada, of about 20 per cent. This disparity was not eliminated for 25 years.[43]

Factors such as language, age, recognition of educational credentials, and length of time in Canada influence earnings for immigrant women.[44]

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Urban/Rural Differences

Both women and men working in rural areas earn less than their counterparts in urban centres.[45]

In Saskatchewan in 1995:

- Women in rural areas with populations under 1,000 earned $20,937;
- Women in small urban centres with populations between 1,000 and 29,999 earned $23,982; and,
- Women in urban centres with a population of 30,000 or over earned $28,351.[46]

Rural men earned $28,133 on average; men in smaller urban centres earned $36,397; and men in larger urban centres earned $41,256.

Rural women and women in small urban centres are somewhat less likely to work in the paid labour force full-time, full-year than women in larger urban centres:

- 27 per cent of all rural women were in the paid labour force full-time, full-year;
- 24 per cent of women in smaller urban centres worked for pay full-time, full-year; and,
- 29 per cent of women in larger urban centres worked full-time, full-year.

Rural women's earnings are influenced by a number of factors. Rural women tend to have less formal education than their urban counterparts.[47] As well, there is a more limited range of employment opportunities than in larger urban areas.

Both women and men working in rural areas earn less than their counterparts in urban centres.[45]

Conclusion

The wage differential between men and women has been narrowing very slowly. In Canada, the wage gap has moved from 58.4 per cent in 1967, to 66.1 per cent in 1987, to 72.5 per cent in 1997.[48] The improvement in the earnings ratio does not imply that eventually women's and men's earnings will be equal. The slow rate of change indicates that progress towards wage equity will not necessarily occur on its own.

A Canadian study looking at data from 1970 to 1990 concluded the narrowing of the overall earnings gap is due to a female workforce that has become more like the male workforce in work patterns, paid labour force participation, etc.[49] However, it is unrealistic and arguably undesirable for women to emulate the work patterns of men. Women, on average, have more career interruptions and more absences due to family reasons than men.

The key to achieving wage equity is to address all of the factors that contribute to the earnings gap.

ENDNOTES

[1] Statistics Canada. Earnings of Men and Women. 1997 Catalogue No. 13-217 Table 2, p. 33.

[2] Statistics Canada. Labour Force Historical Review. 1998 Special tabulation prepared for the Saskatchewan Women's Secretariat.

[3] Ibid.

[4] Earnings of Men and Women. 1998, Table 6, p. 45.

[5] Statistics Canada. Census of Canada 1996. Special Tabulation.

[6] Drolet, Marie, The Persistent Gap: New Evidence on the Canadian Gender Wage Gap, Statistics Canada Catalogue No. 750002MIE-99008, 1999, p. 23.

[7] Statistics Canada. Education in Canada, 1998 Catalogue No. 81-229 pp. 141-147.

[8] Saskatchewan Institute of Applied Science and Technology. *Education Equity Program Annual Monitoring Report*, July 1, 1998-June 30, 1999 Appendix B.

[9] Saskatchewan Institute of Applied Science and Technology. *Education Equity Program Annual Monitoring Report*, July 1, 1998-June 30, 1999, p. 49-50.

Statistics Canada. Education in Canada. 1998 Catalogue No. 81-229 pp. 141-147.

[10] Statistics Canada, Census of Canada. 1996. Special Tabulation.

[11] Labour Force Historical Review. 1998. Special Tabulation.

[12] Ibid.

[13] Drolet, 1999, p. 24.

[14] Labour Force Historical Review. 1998. Special Tabulation.

[15] Drolet, 1999, Table 3.

[16] Labour Force Historical Review. 1998. Special Tabulation.

[17] Drolet, 1999, Table 7.

[18] Labour Force Historical Review. 1998. Special Tabulation.

[19] Ibid.

[20] Earnings of Men and Women. 1998, Table 10, pp. 50-51.

[21] Drolet, 1999, p. 22.

[22] Statistics Canada. Census of Canada 1996. Special Tabulation.

[23] Labour Force Historical Review. 1998. Special Tabulation.

[24] Statistics Canada, "*1996 Census: Labour Force Activity, Occupation and Industry, Place of Work, Mode of Transportation to Work, Unpaid Work*", The Daily. Tuesday, March 17 1998. p. 26.

[25] Ibid.

[26] Ross, Finnie and David Gray, The Dynamics of the Earnings Distribution in Canada: An Econometric Analysis, Applied Research Branch Strategic Policy, Human Resources Development Canada, July 1998, pp. 9-37.

[27] Statistics Canada. "*1996 Census: Labour Force Activity, Occupation and Industry, Place of Work, Mode of Transportation to Work, Unpaid Work*", The Daily. Tuesday, March 17 1998. p. 27.

[28] Gunderson, Morley and Nan Weiner. Pay Equity: Issues, Options and Experiences, Butterworth, Toronto & Vancouver, 1990, p. 10.

[29] Gunderson and Weiner , 1990, p. 8.

[30] Drolet, 1999, p. 10.

[31] Ibid. Table 9.

[32] Statistics Canada. Census of Canada 1996. Special Tabulation.

[33] Crawford, Cameron. Persons With Disabilities: Disability-Status Transitions and Labour Force Activity Transitions. Applied Research Branch Strategic Policy, Human Resources Development Canada. No. R-99-10E.b, 1998, p. 49.

[34] Statistics Canada. Census of Canada 1996. Special Tabulation.

[35] Statistics Canada. Women in Canada, Third Edition. Chapter 11, "Aboriginal Women in Canada", pp. 147-162.

[36] When discussing population statistics, non-visible minority includes Aboriginal people. The labour force statistics, earning statistics and education exclude Aboriginal people from the non-visible minority category.

[37] Hum, Derek and Wayne Simpson, "Wage Opportunities for Visible Minorities in Canada", Canadian Public Policy, , Vol. XXV: 3, p. 380.

The Census definition is based on the federal Employment Equity Act (1986) definition. According to this Act, visible minorities are persons (other than Aboriginal persons), who are non-Caucasian or non-white in colour.

Statistics Canada. Women in Canada, Third Edition. "Women in a Visible Minority", pp. 133-146.

[38] Statistics Canada. Census of Canada 1996. Special Tabulation.

[39] Ibid.

[40] Ibid.

[41] Hum and Simpson, 1999, p. 392.

[42] Statistics Canada, Census of Canada 1996. Special Tabulation.

[43] Hum and Simpson, 1999, p. 386.

[44] Statistics Canada. *Women in Canada,* Third Edition. Chapter 9, "Immigrant Women". pp. 117-132.

DeSilva, A. Earnings of Immigrants, A Comparative Analaysis. Economic Council of Canada, Ottawa, 1992. As noted in Christofides (1994).

[45] Rural is defined as all Census Subdivisions in Saskatchewan with less than 1,000 population plus all Rural Municipalities, Reserves, Villages, Northern Hamlets and Northern Villages.

Small Urban is defined as all Census Subdivisions in Saskatchewan with a population between greater than 1,000 and less than 30,000 less all the Census Subdivisions with populations over 1,000 that are Reserves, Rural Municipalities, Villages, Northern Hamlets and Northern Villages.

Urban Areas are defined as all Census Subdivisions in Saskatchewan with populations greater than 30,000.

[46] Statistics Canada. Census of Canada 1996. Special Tabulation.

[47] Ibid.

[48] Earnings of Men and Women. 1998. Table 2, p.12.

[49] Drolet, 1999, p.12.

THE SOURCE

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